Certificate Number: 02114-PR-CC-010635205

CERTIFICATE OF COUNSELING

I CERTIFY that on <u>04/14/10</u>, at <u>01:59</u> o'clock <u>PM EST</u>, <u>JORGE L ZAYAS ROSARIO</u> received from <u>Consumer Credit Counseling Service of Greater Atlanta, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Puerto Rico</u>, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted <u>by Internet</u>.

Date: <u>04-16-2010</u> By /<u>s/DONITA ENGLAND</u>

Name DONITA ENGLAND

Title <u>Counselor</u>

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 02114-PR-CC-010635206

CERTIFICATE OF COUNSELING

I CERTIFY that on <u>04/14/10</u>, at <u>01:59</u> o'clock <u>PM EST</u> RUTH SOLIVAN ORTIZ received from <u>Consumer Credit</u> <u>Counseling Service of Greater Atlanta, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Puerto Rico</u>, an individual [or group] briefing (including a briefing conducted by telephone or on the Internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment Plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted <u>by Internet</u>.

Date: 04-16-2010 By /s/DONITA ENGLAND

Name DONITA ENGLAND

Title <u>Counselor</u>

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).